

## Procedure for addressing External Environmental and Social Queries and Concerns

1. This procedure is intended to provide a means for the public to submit Environmental & Social queries or concerns in connection with projects financed by Kommunalkredit, and have these inquiries responded to by the Bank in a timely manner. This process of receiving, reviewing, and responding to communications from external stakeholders is managed by the Sustainability Team of KA.
2. A person, community or other external stakeholder can submit questions or concerns to the Sustainability Team / Kommunalkredit by sending an e-mail to the following e-mail address:

*sustainability@kommunalkredit.at*

or by sending a mail to the following address:

*Kommunalkredit Austria AG  
c/o Communications Department  
Türkenstraße 9  
A-1090 Wien*

3. Where the question or concern relates to a project financed by Kommunalkredit, the interested or affected person(s) are first encouraged to discuss the matter directly with the project company. In cases where the question or concern was not addressed sufficiently at the project level by the company, interested parties may submit their query to Kommunalkredit, in writing, providing the following information:
  - a) Name and Contact Information of the sender
  - b) Name of the project and/or company to which the concern relates
  - c) Description of the concern and any supporting documentation
  - d) Date of the incident or action giving rise to the complaint (if applicable)
  - e) Specific remedy sought (if applicable)
  - f) Any other information as deemed appropriate by the sender
4. Kommunalkredit Sustainability Team will provide a confirmation of receipt to the sender within 5 business days of receiving the written question or concern and provide a response in writing within 15 business days. Confidentiality rules apply.
5. Kommunalkredit's Sustainability Team will review the content of the communication and decide on the appropriate response. This is to be signed off by the Head of Unit. The response is drafted in coordination with and with involvement from the relevant staff responsible for the project as well as other relevant departments.

6. In case the Sustainability Team, following point 5 of this procedure, and in consultation with relevant investment officer, considers that the communication from the sender raises serious Environmental and/or Social (“E&S”) issue(s) for a portfolio project, the relevant staff responsible for the project will immediately contact the client to seek any relevant information, and may carry out additional investigation. If such investigation leads the project team to conclude that the project is not meeting Kommunalkredit’s E&S Policy, the project team staff will inform relevant internal departments about this fact. The relevant E&S specialist or an assigned consultant prepare a Supplemental Corrective Action Plan (SCAP) to be discussed with and implemented by the client, so far influenceable by KA and under consideration of reasonable effort.
7. The Sustainability Team may then send a second, follow up response to the sender about any steps requested from the client once the SCAP is ready and accepted by the client, provided it does not contradict bank-client confidentiality agreement.
8. There is no cost or fee associated with submitting a question or concern through this procedure. Interested and affected parties may submit queries or concerns without fear of retribution and may request that Kommunalkredit not disclose the names of individuals to the project company without prior permission.
9. Kommunalkredit Sustainability Team will log and track all public inquiries received by way of this procedure including date received; date the response was sent; and issues raised.